

# Athene® Product Rate Changes

Effective Date: April 22, 2022



Your organization may not offer all products shown.

## National

These changes will be effective with a contract date on or after **April 22, 2022**. The contract effective date is the date the contract has been deemed in good order and all funds received. While we cannot reissue contracts, any pending business will receive the new rates if the contract date is on or after the rate change effective date.

Revised materials will be available on the Forms and Materials page beginning **April 22, 2022**. Be sure to use up-to-date materials when offering Athene annuities. You may experience slight processing delays on any print orders in the days before or after a rate change effective date.

## Athene AccuMax<sup>SM</sup> 7

### Athene AccuMax<sup>SM</sup> 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
7-Year PTP - S&P 500 <sup>®</sup> (Par Rate)	High Band: (\$100,000+)	65%	<b>75%</b>	▲ 10.00%
	Low Band: (Up to \$100,000)	60%	<b>70%</b>	▲ 10.00%
7-Year No Cap PTP <sup>1</sup> - AI Powered Multi-Asset (Par Rate)	High Band: (\$100,000+)	190%	<b>240%</b>	▲ 50.00%
	Low Band: (Up to \$100,000)	175%	<b>225%</b>	▲ 50.00%
7-Year No Cap PTP <sup>1</sup> - Shiller Barclays CAPE <sup>®</sup> Allocator 6 (Par Rate)	High Band: (\$100,000+)	175%	<b>225%</b>	▲ 50.00%
	Low Band: (Up to \$100,000)	160%	<b>210%</b>	▲ 50.00%
7-Year No Cap Annual Interval Sum - S&P 500 <sup>®</sup> (Par Rate)	High Band: (\$100,000+)	55%	<b>60%</b>	▲ 5.00%
	Low Band: (Up to \$100,000)	50%	<b>55%</b>	▲ 5.00%
	Floor Rate:	-10%	No Change	0.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered Multi-Asset (Par Rate)	High Band: (\$100,000+)	70%	<b>100%</b>	▲ 30.00%
	Low Band: (Up to \$100,000)	65%	<b>95%</b>	▲ 30.00%
1-Year No Cap PTP <sup>1</sup> - Shiller Barclays CAPE <sup>®</sup> Allocator 6 (Par Rate)	High Band: (\$100,000+)	65%	<b>90%</b>	▲ 25.00%
	Low Band: (Up to \$100,000)	60%	<b>85%</b>	▲ 25.00%
Fixed	High Band: (\$100,000+)	1.75%	<b>1.95%</b>	▲ 0.20%
	Low Band: (Up to \$100,000)	1.60%	<b>1.80%</b>	▲ 0.20%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

# Athene Agility<sup>SM</sup> 10

## Athene Agility<sup>SM</sup> 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	90%	<b>105%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	65%	<b>80%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - NASDAQ FC (Par Rate)	62%	<b>70%</b>	▲ 8.00%
1-Year No Cap PTP <sup>1,2</sup> - NASDAQ FC (Par Rate)	42%	<b>47%</b>	▲ 5.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	72%	<b>87%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	57%	<b>67%</b>	▲ 10.00%
2-Year PTP - S&P 500 <sup>®</sup> (Cap)	6.25%	<b>7.00%</b>	▲ 0.75%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	3.00%	<b>3.50%</b>	▲ 0.50%
Bailout Cap Rate	0.50%	<i>No Change</i>	0.00%
Fixed	1.40%	<b>1.55%</b>	▲ 0.15%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

# Athene Agility<sup>SM</sup> 7

## Athene Agility<sup>SM</sup> 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	80%	<b>95%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	60%	<b>70%</b>	▲ 10.00%
2-Year No Cap PTP <sup>1,2</sup> - NASDAQ FC (Par Rate)	55%	<b>62%</b>	▲ 7.00%
1-Year No Cap PTP <sup>1,2</sup> - NASDAQ FC (Par Rate)	37%	<b>42%</b>	▲ 5.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	65%	<b>77%</b>	▲ 12.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	50%	<b>60%</b>	▲ 10.00%
2-Year PTP - S&P 500 <sup>®</sup> (Cap)	5.75%	<b>6.50%</b>	▲ 0.75%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	2.75%	<b>3.25%</b>	▲ 0.50%
Bailout Cap Rate	0.50%	<i>No Change</i>	0.00%
Fixed	1.30%	<b>1.40%</b>	▲ 0.10%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

# Athene Ascent<sup>SM</sup> Pro 10 Bonus

## Athene Ascent<sup>SM</sup> Pro 10 Bonus Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	75%	<b>95%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	55%	<b>70%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	47%	<b>62%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	32%	<b>42%</b>	▲ 10.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	57%	<b>77%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	45%	<b>60%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500 Daily Risk Control 5% <sup>TM</sup> Index TR (Total Return)(Par Rate)	50%	<i>No Change</i>	0.00%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	2.75%	<b>3.25%</b>	▲ 0.50%
Bailout Cap Rate	1.00%	<i>No Change</i>	0.00%
Fixed	1.10%	<b>1.40%</b>	▲ 0.30%
Minimum Interest Credit <sup>3</sup>	1.00%	<i>No Change</i>	0.00%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

<sup>3</sup> The Minimum Interest Credit is not available in CA.

Athene Ascent<sup>SM</sup> Pro 10 Bonus Payout FactorsSingle Life<sup>1</sup> Lifetime Income Withdrawal Percentages

Attained Age:	Level <sup>2</sup> (Current & Guaranteed)			Earnings Indexed <sup>2</sup> (Current & Guaranteed)			Inflation <sup>2,3</sup> (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.30%	<b>3.70%</b>	▲ 0.40%	2.70%	<b>3.00%</b>	▲ 0.30%	1.48%	<b>1.66%</b>	▲ 0.18%
55-59	3.30%+	<b>3.70%+</b>	▲ 0.40%	2.70%+	<b>3.00%+</b>	▲ 0.30%	1.48%+	<b>1.66%+</b>	▲ 0.18%
60-64	3.80%+	<b>4.20%+</b>	▲ 0.40%	3.20%+	<b>3.50%+</b>	▲ 0.30%	1.71%+	<b>1.89%+</b>	▲ 0.18%
65-69	4.30%+	<b>4.70%+</b>	▲ 0.40%	3.70%+	<b>4.00%+</b>	▲ 0.30%	1.93%+	<b>2.11%+</b>	▲ 0.18%
70-74	4.80%+	<b>5.20%+</b>	▲ 0.40%	4.20%+	<b>4.50%+</b>	▲ 0.30%	2.16%+	<b>2.34%+</b>	▲ 0.18%
75-79	5.30%+	<b>5.70%+</b>	▲ 0.40%	4.70%+	<b>5.00%+</b>	▲ 0.30%	2.38%+	<b>2.56%+</b>	▲ 0.18%
80-84	5.80%+	<b>6.20%+</b>	▲ 0.40%	5.20%+	<b>5.50%+</b>	▲ 0.30%	2.61%+	<b>2.79%+</b>	▲ 0.18%
85-89	6.30%+	<b>6.70%+</b>	▲ 0.40%	5.70%+	<b>6.00%+</b>	▲ 0.30%	2.83%+	<b>3.01%+</b>	▲ 0.18%
90+	6.80%	<b>7.20%</b>	▲ 0.40%	6.20%	<b>6.50%</b>	▲ 0.30%	3.06%	<b>3.24%</b>	▲ 0.18%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

<sup>3</sup> Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

# Athene Ascent<sup>SM</sup> Pro 10

## Athene Ascent<sup>SM</sup> Pro 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	95%	<b>115%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	70%	<b>85%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	62%	<b>75%</b>	▲ 13.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	42%	<b>50%</b>	▲ 8.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	72%	<b>95%</b>	▲ 23.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	57%	<b>72%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500 Daily Risk Control 5% <sup>TM</sup> Index TR (Total Return)(Par Rate)	60%	<i>No Change</i>	0.00%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	3.50%	<b>4.00%</b>	▲ 0.50%
Bailout Cap Rate	1.00%	<i>No Change</i>	0.00%
Fixed	1.40%	<b>1.65%</b>	▲ 0.25%
Minimum Interest Credit <sup>3</sup>	1.00%	<i>No Change</i>	0.00%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

<sup>3</sup> The Minimum Interest Credit is not available in CA.

Athene Ascent<sup>SM</sup> Pro 10 Payout FactorsSingle Life<sup>1</sup> Lifetime Income Withdrawal Percentages

Attained Age:	Level <sup>2</sup> (Current & Guaranteed)			Earnings Indexed <sup>2</sup> (Current & Guaranteed)			Inflation <sup>2,3</sup> (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.40%	<b>3.80%</b>	▲ 0.40%	2.80%	<b>3.00%</b>	▲ 0.20%	1.53%	<b>1.71%</b>	▲ 0.18%
55-59	3.40%+	<b>3.80%+</b>	▲ 0.40%	2.80%+	<b>3.00%+</b>	▲ 0.20%	1.53%+	<b>1.71%+</b>	▲ 0.18%
60-64	3.90%+	<b>4.30%+</b>	▲ 0.40%	3.30%+	<b>3.50%+</b>	▲ 0.20%	1.75%+	<b>1.93%+</b>	▲ 0.18%
65-69	4.40%+	<b>4.80%+</b>	▲ 0.40%	3.80%+	<b>4.00%+</b>	▲ 0.20%	1.98%+	<b>2.16%+</b>	▲ 0.18%
70-74	4.90%+	<b>5.30%+</b>	▲ 0.40%	4.30%+	<b>4.50%+</b>	▲ 0.20%	2.20%+	<b>2.38%+</b>	▲ 0.18%
75-79	5.40%+	<b>5.80%+</b>	▲ 0.40%	4.80%+	<b>5.00%+</b>	▲ 0.20%	2.43%+	<b>2.61%+</b>	▲ 0.18%
80-84	5.90%+	<b>6.30%+</b>	▲ 0.40%	5.30%+	<b>5.50%+</b>	▲ 0.20%	2.65%+	<b>2.83%+</b>	▲ 0.18%
85-89	6.40%+	<b>6.80%+</b>	▲ 0.40%	5.80%+	<b>6.00%+</b>	▲ 0.20%	2.88%+	<b>3.06%+</b>	▲ 0.18%
90+	6.90%	<b>7.30%</b>	▲ 0.40%	6.30%	<b>6.50%</b>	▲ 0.20%	3.10%	<b>3.28%</b>	▲ 0.18%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

<sup>3</sup> Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

# Athene Ascent<sup>SM</sup> Pro 7

## Athene Ascent<sup>SM</sup> Pro 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	85%	<b>105%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	65%	<b>80%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	55%	<b>70%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	37%	<b>47%</b>	▲ 10.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	65%	<b>87%</b>	▲ 22.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	50%	<b>67%</b>	▲ 17.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500 Daily Risk Control 5% <sup>TM</sup> Index TR (Total Return)(Par Rate)	55%	<i>No Change</i>	0.00%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	3.00%	<b>3.50%</b>	▲ 0.50%
Bailout Cap Rate	2.00%	<i>No Change</i>	0.00%
Fixed	1.30%	<b>1.55%</b>	▲ 0.25%
Minimum Interest Credit <sup>3</sup>	1.00%	<i>No Change</i>	0.00%

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

<sup>3</sup> The Minimum Interest Credit is not available in CA.



Athene Ascent<sup>SM</sup> Pro 7 Payout FactorsSingle Life<sup>1</sup> Lifetime Income Withdrawal Percentages

Attained Age:	Level <sup>2</sup> (Current & Guaranteed)			Earnings Indexed <sup>2</sup> (Current & Guaranteed)			Inflation <sup>2,3</sup> (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.40%	<b>3.80%</b>	▲ 0.40%	2.80%	<b>3.00%</b>	▲ 0.20%	1.53%	<b>1.71%</b>	▲ 0.18%
55-59	3.40%+	<b>3.80%+</b>	▲ 0.40%	2.80%+	<b>3.00%+</b>	▲ 0.20%	1.53%+	<b>1.71%+</b>	▲ 0.18%
60-64	3.90%+	<b>4.30%+</b>	▲ 0.40%	3.30%+	<b>3.50%+</b>	▲ 0.20%	1.75%+	<b>1.93%+</b>	▲ 0.18%
65-69	4.40%+	<b>4.80%+</b>	▲ 0.40%	3.80%+	<b>4.00%+</b>	▲ 0.20%	1.98%+	<b>2.16%+</b>	▲ 0.18%
70-74	4.90%+	<b>5.30%+</b>	▲ 0.40%	4.30%+	<b>4.50%+</b>	▲ 0.20%	2.20%+	<b>2.38%+</b>	▲ 0.18%
75-79	5.40%+	<b>5.80%+</b>	▲ 0.40%	4.80%+	<b>5.00%+</b>	▲ 0.20%	2.43%+	<b>2.61%+</b>	▲ 0.18%
80-84	5.90%+	<b>6.30%+</b>	▲ 0.40%	5.30%+	<b>5.50%+</b>	▲ 0.20%	2.65%+	<b>2.83%+</b>	▲ 0.18%
85-89	6.40%+	<b>6.80%+</b>	▲ 0.40%	5.80%+	<b>6.00%+</b>	▲ 0.20%	2.88%+	<b>3.06%+</b>	▲ 0.18%
90+	6.90%	<b>7.30%</b>	▲ 0.40%	6.30%	<b>6.50%</b>	▲ 0.20%	3.10%	<b>3.28%</b>	▲ 0.18%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

<sup>3</sup> Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene MaxRate<sup>®</sup>Athene MaxRate<sup>®</sup> 3, 5 and 7 Crediting RatesMulti-Year and 1-Year Fixed Strategy <sup>1</sup>

Product Term	Premium Band	Most States			AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA		
		Current	New	Change	Current	New	Change
3-Year	High Band: (\$100,000+)	2.00%	<b>2.80%</b>	▲ 0.80%	2.00%	<b>2.80%</b>	▲ 0.80%
	Low Band: (Up to \$100,000)	1.85%	<b>2.65%</b>	▲ 0.80%	1.85%	<b>2.65%</b>	▲ 0.80%
5-Year	High Band: (\$100,000+)	2.60%	<b>3.40%</b>	▲ 0.80%	2.55%	<b>3.35%</b>	▲ 0.80%
	Low Band: (Up to \$100,000)	2.45%	<b>3.25%</b>	▲ 0.80%	2.40%	<b>3.20%</b>	▲ 0.80%
7-Year	High Band: (\$100,000+)	2.80%	<b>3.60%</b>	▲ 0.80%	2.75%	<b>3.55%</b>	▲ 0.80%
	Low Band: (Up to \$100,000)	2.65%	<b>3.45%</b>	▲ 0.80%	2.60%	<b>3.40%</b>	▲ 0.80%

<sup>1</sup> The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

# Athene Performance Elite® 15

## Athene Performance Elite® 15 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	<i>No Change</i>	0.00%	1.75%	<i>No Change</i>	0.00%
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	140%	<b>150%</b>	▲ 10.00%	240%	<b>250%</b>	▲ 10.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	100%	<b>110%</b>	▲ 10.00%	170%	<b>180%</b>	▲ 10.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	92%	<b>102%</b>	▲ 10.00%	160%	<b>165%</b>	▲ 5.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	60%	<b>67%</b>	▲ 7.00%	105%	<b>110%</b>	▲ 5.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	115%	<b>125%</b>	▲ 10.00%	195%	<b>210%</b>	▲ 15.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	85%	<b>95%</b>	▲ 10.00%	145%	<b>155%</b>	▲ 10.00%
2-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	67%	<i>No Change</i>	0.00%	125%	<i>No Change</i>	0.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	52%	<i>No Change</i>	0.00%	92%	<i>No Change</i>	0.00%
1-Year PTP - S&P 500® (Cap)	5.00%	<b>6.25%</b>	▲ 1.25%	8.50%	<b>9.75%</b>	▲ 1.25%
Fixed	2.20%	<b>2.45%</b>	▲ 0.25%	N/A	N/A	N/A

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

# Athene Performance Elite® 10

## Athene Performance Elite® 10 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	No Change	0.00%	1.75%	No Change	0.00%
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	120%	<b>140%</b>	▲ 20.00%	220%	<b>240%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	87%	<b>102%</b>	▲ 15.00%	160%	<b>175%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	77%	<b>90%</b>	▲ 13.00%	145%	<b>155%</b>	▲ 10.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	52%	<b>60%</b>	▲ 8.00%	95%	<b>102%</b>	▲ 7.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	95%	<b>110%</b>	▲ 15.00%	175%	<b>195%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	72%	<b>85%</b>	▲ 13.00%	130%	<b>145%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	60%	No Change	0.00%	115%	No Change	0.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	45%	No Change	0.00%	85%	No Change	0.00%
1-Year PTP - S&P 500® (Cap)	4.25%	<b>5.75%</b>	▲ 1.50%	7.75%	<b>9.25%</b>	▲ 1.50%
Fixed	1.85%	<b>2.10%</b>	▲ 0.25%	N/A	N/A	N/A

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

# Athene Performance Elite® 7

## Athene Performance Elite® 7 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	No Change	0.00%	1.75%	No Change	0.00%
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	120%	<b>140%</b>	▲ 20.00%	220%	<b>240%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	87%	<b>102%</b>	▲ 15.00%	160%	<b>175%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	77%	<b>90%</b>	▲ 13.00%	145%	<b>155%</b>	▲ 10.00%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	52%	<b>60%</b>	▲ 8.00%	95%	<b>102%</b>	▲ 7.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	95%	<b>110%</b>	▲ 15.00%	175%	<b>195%</b>	▲ 20.00%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	72%	<b>85%</b>	▲ 13.00%	130%	<b>145%</b>	▲ 15.00%
2-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	60%	No Change	0.00%	115%	No Change	0.00%
1-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	45%	No Change	0.00%	85%	No Change	0.00%
1-Year PTP - S&P 500® (Cap)	4.25%	<b>5.75%</b>	▲ 1.50%	7.75%	<b>9.25%</b>	▲ 1.50%
Fixed	1.85%	<b>2.10%</b>	▲ 0.25%	N/A	N/A	N/A

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

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